

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bridget E Stoneroad
Debtor

Case No. 18-04868-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Nov 16, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	+ Bridget E Stoneroad, 777 Church Street, Millersburg, PA 17061-2108
5132158	+ Credit One Bank, c/o Eastpoint Recovery Group, Inc., 1807 Elmwood Ave, Buffalo, NY 14207-2469
5132161	+ Lasik Financing, 7840 Montgomery Road, Cincinnati, OH 45236-4301
5132162	+ Michael L. Stoneroad, 182 Klinger Road, Millersburg, PA 17061-8714
5132165	++++ PAYPAL CREDIT, C/O AMERICAN CORADIUS INTERNATIONAL, 37 RUST LN, BOERNE TX 78006-8288 address filed with court:, Paypal Credit, c/o American Coradius International, 35A Rust Lane, Boerne, TX 78006
5132166	+ Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425
5132169	++ RECOVERY ONE LLC, PO BOX 20404, COLUMBUS OH 43220-0404 address filed with court:, Recovery One, Attn: Bankruptcy Department, 3240 Henderson Road, Columbus, OH 43220
5527945	+ UMB Bank, National Association, not in its indivi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5527946	+ UMB Bank, National Association, not in its indivi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, UMB Bank, National Association, not in i Serviced by Select Portfolio Servicing,

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 16 2023 23:42:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Nov 16 2023 18:39:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 16 2023 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5148462	EDI: ATLASACQU	Nov 16 2023 23:42:00	Atlas Acquisitions LLC, 492C Cedar Lane Ste 442, Teaneck, NJ 07666
5132149	+ EDI: GMACFS.COM	Nov 16 2023 23:42:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
5424246	+ EDI: AISACG.COM	Nov 16 2023 23:42:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5147242	EDI: GMACFS.COM	Nov 16 2023 23:42:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5132150	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	American Eagle/Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003

5143604	Email/PDF: bncnotices@becket-lee.com	Nov 16 2023 18:56:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5132151	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2023 18:56:02	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5132152	+ Email/Text: rperez@arcadiarecovery.com	Nov 16 2023 18:39:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
5132153	+ EDI: TSYS2	Nov 16 2023 23:42:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5132154	+ EDI: LCIBAYLN	Nov 16 2023 23:42:00	Bayview Financial Loan, Attn: Bankruptcy Dept Blvd, 4425 Ponce De Leon, Miami, FL 33146-1873
5155799	+ EDI: LCIBAYLN	Nov 16 2023 23:42:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5134427	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 16 2023 18:45:22	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5132155	+ EDI: CAPITALONE.COM	Nov 16 2023 23:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5145590	EDI: CAPITALONE.COM	Nov 16 2023 23:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5143633	Email/PDF: bncnotices@becket-lee.com	Nov 16 2023 18:55:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5132156	+ Email/Text: bankruptcy@cavps.com	Nov 16 2023 18:39:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
5133395	+ Email/Text: bankruptcy@cavps.com	Nov 16 2023 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5368272	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 16 2023 18:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5368271	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 16 2023 18:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5132157	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 16 2023 18:45:26	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5132159	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 16 2023 18:45:22	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
5132172	EDI: CITICORP.COM	Nov 16 2023 23:42:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5155365	EDI: Q3G.COM	Nov 16 2023 23:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5132160	+ Email/Text: PBNCNotifications@perituservices.com	Nov 16 2023 18:39:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5158487	+ Email/Text: Financing@LCA.com	Nov 16 2023 18:39:00	LCA Vision, 7840 Montgomery Road, Cincinnati, OH 45236-4348
5132163	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2023 18:39:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5149637	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2023 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5505325	+ Email/Text: nsm_bk_notices@mcooper.com		

5505324	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 16 2023 18:39:00	Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
5154980	EDI: PRA.COM	Nov 16 2023 18:39:00	Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
5132996	+ EDI: RECOVERYCORP.COM	Nov 16 2023 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5132167	+ EDI: RECOVERYCORP.COM	Nov 16 2023 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5132168	+ Email/Text: ngisupport@radiussgs.com	Nov 16 2023 18:39:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
5132170	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
5155648	+ Email/Text: bncmail@w-legal.com	Nov 16 2023 18:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5132171	+ EDI: WTRRNBNK.COM	Nov 16 2023 23:42:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
5132173	^ MEBN	Nov 16 2023 18:36:54	Western Alliance Bank, PO Box 927830, San Diego, CA 92192-7830

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5482759		Nationstar Mortgage LLC
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5132164	##+	Patenaude & Felix APC, 4545 Murphy Canyon Road, 3rd Flr, San Diego, CA 92123-4363

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Brian C Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Charles G. Wohlrab	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkecf@friedmanvartolo.com cwohlrab@ecf.courtdrive.com
Jack N Zaharopoulos	TWeclf@pAMD13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmllawgroup.com
Janet M. Spears	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkecfinbox@aldridgeppte.com, JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgeppte.com, JSpears@ecf.courtdrive.com
Michael Patrick Farrington	on behalf of Creditor Nationstar Mortgage LLC mfarrington@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust II mfarrington@kmllawgroup.com
Steven P Miner	on behalf of Debtor 1 Bridget E Stonerod sminer@cklegal.net mrenno@cklegal.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Bridget E Stoneroad	Social Security number or ITIN xxx-xx-3076
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-04868-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bridget E Stoneroad

By the court:11/16/23

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.